



Does Covid 19 affect the income of Muslim entrepreneurs? Case study of culinary MSMEs in Surakarta

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Abstract

Purpose – This study aims to analyze the influence of sales turnover, business age, number of employees, operating hours, and Covid-19 on the income of Micro, Small and Medium Enterprises (MSMEs) in the culinary sector in the City of Surakarta, Central Java.

Method – This study adopts a quantitative approach and uses primary data. Data were collected using a purposive random sampling technique. The analysis was performed using the E-Views method with multiple linear regression following the Mackinnon White and Davidson (MWD) model. The dependent variable is MSME income in the culinary sector, while the independent variables include sales turnover, business age, number of employees, operating hours, and the impact of Covid-19

Findings – The results show that sales turnover, number of employees, and the impact of Covid-19 have a positive influence on MSME income in the culinary sector of Surakarta City. However, business age and operating hours have a negative influence on MSME income.

Implications – These findings have important implications for Muslim entrepreneurs striving for innovation in seizing opportunities during crises. The ability of Muslim entrepreneurs to utilize technology-based marketing can increase their income during crises. Technology makes indirect selling more accessible to MSMEs to increase income because the market reach is broader.

Originality – This research differs from previous studies in terms of the research location, which is the city of Surakarta. The data used are primary data during the Covid-19 outbreak, and the respondents are Muslim entrepreneurs managing MSMEs in the city of Surakarta.

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Introduction

The Corona Virus Disease 2019, or better known as Covid-19, has become the main focus both nationally and internationally. Researchers have paid special attention to the significant impact of this virus on the world economy, covering various sectors, especially the economic sector (Brown et al., 2022; Gupta, & Kumar Singh, 2023; Thekkoote, 2024). This pandemic has not only caused delays in economic growth but has also affected external environmental conditions and domestic demand patterns. Data collected in February 2020 reflect the impact of this pandemic on various

global indicators, such as declining confidence of economic actors and a decrease in the Purchasing Manager Index (PMI), consumption, and production (Yamali, & Putri, 2020).

Covid-19 has infiltrated various aspects of life, not only in the health sector but also in the economic sector in various countries (Fahrika. & Roy, 2020; Engidaw, 2022; Mukherjee et al, 2023). The micro, small, and medium enterprise (MSMEs) sector is one of the most affected sectors. The Ministry of Cooperatives and Small and Medium Enterprises noted that approximately 37,000 MSMEs have experienced an impact due to this pandemic (Mahdi, 2019; Prakoso, 2020). Covid-19 has affected declining sales, loss of funding, product distribution problems, and difficulty in obtaining raw materials (Saputra, 2021).

Additionally, the Large-Scale Social Restriction (Pembatasan Sosial Berskala Besar, PSBB) policy used to reduce Covid-19 cases has worsened the performance of MSMEs (Rohadin & Yanah 2019; Saturwa et al., 2021). Although the MSME sector plays an important role in the Indonesian national economy, the Covid-19 pandemic has caused this sector to experience a significant decline over the last two years. The Coordinating Ministry for Economic Affairs (2022) notes that MSMEs contribute to approximately 99% of all business units in Indonesia, with a contribution to the Gross Domestic Product (GDP) reaching 690.5% and absorbing 96.9% of the workforce. However, during the pandemic, MSMEs have become one of the sectors with the worst hit.

To support MSMEs, the government formulated the National Economic Recovery (Program Pemulihan Ekonomi Nasional, PEN) program and encouraged digitalization as a strategic step. This is done to improve the quality and competitiveness of MSME products and to help MSME players penetrate the global market (Rosita et al., 2020; Widodo, 2020). The PEN program was implemented in all cities in Indonesia. All cities in Indonesia, including Surakarta, participated in the PEN program. The Surakarta city government is taking steps to overcome the problems faced by MSMEs through various programs, such as the Skill Development Center (PPK) program, which aims to provide skills for the community, and programs to revitalize MSME shelters at several points in Surakarta city (Bintari & Ariel, 2022; Dihni, 2022; Prakoso, 2020; Sunaryo, 2020; Wicaksono, 2023; Widyaningrum, 2020).

This study aims to analyze the impact of sales turnover, business age, number of employees, operating hours, Covid-19 on the income of Muslim entrepreneurs running MSMEs in Surakarta. This research differs from previous research related to the research location, namely Surakarta. Second, this research was conducted during Covid-19, where researchers met directly with MSME managers to obtain the necessary answers. Third, the majority of the MSME players used as respondents were Muslim entrepreneurs. From these three factors, it is ensured that this study is different from previous research that may use the same topic.

Literature Review

Income

Income is one of the key concepts in accounting, and its definition has been established by various sources, including Diana and Setiawan (2017) and the Indonesian Accountants Association in PSAK Number 23. According to this definition, income is the gross inflow of economic benefits arising from the activity entity during a certain period, which causes an increase in equity without contribution from capital investment. Revenue is the result or receipt obtained from the sale of products, merchandise, or services during a certain period, which is the main goal of the company. Revenue plays a crucial role in determining a company's profits and losses because it is the main factor that influences the welfare and growth of the company itself (Rosita et al., 2020).

The amount of income earned by a company depends on the type of activity or service it conducts. Marcella and Safitri (2013) distinguish between two main types of income obtained from a company's main activities. First, the income from the sale of goods is obtained by selling goods to other parties during a certain accounting period. The amount of this income is assessed by the amount charged to buyers or customers. Second, revenue from services is obtained from the company's main activities, which produce services specific to service users. Income from this service is often adjusted to the type of service provided to its users.

Sales Turnover and Income of MSMEs

Sales turnover plays a crucial role in determining MSME income. The definition provided by Wardiningsih and Susanti (2017) emphasize that sales turnover reflects the amount of money obtained from the sale of goods or merchandise during a certain period. The size of sales turnover not only reflects the volume of sales activity but also provides an indication of management efficiency. A turnover with a small profit margin or even a loss can be a sign of management inefficiency in managing the business. However, a balanced turnover with adequate profits indicates effective management performance. The view expressed by Swastha and Irawan (2005) also emphasize the importance of sales turnover as the accumulation of all sales activities for goods and services produced during a certain period or in the accounting process. This shows that sales turnover includes not only direct income from the sale of goods but also all sales activities carried out by MSMEs (Febrianto et al, 2020).

H₁: Sales turnover has a positive effect on MSME income

Business age and Income of MSMEs

Business age in the context of this research refers to the period from the establishment of the MSME business in Surakarta City until 2021, measured in years. The importance of business age in influencing MSME income cannot be ignored, as highlighted by Kurniawan et al. (2021). The business age provides opportunities for business actors to develop more mature strategies over time and build a solid turnover to manage the business effectively. As stated by Polandos and Engka (2019), running a business for a longer duration can increase overall productivity. Experience that increases over time also allows for efficiency in the production process and expands the customer network. Furthermore, Setiaji and Fatuniah (2018) show that years of experience in the business world give business actors broader knowledge and the ability to make the right decisions according to the conditions they face. According to Wulandari and Subiyantoro (2023), entrepreneurs who have been involved in trade for a long time tend to have a deeper understanding of consumer preferences and behavior. This can provide a competitive advantage for MSMEs that have been operating for a long time, because they can more easily adapt their products or services to customer needs and desires.

H₂: Business age has a positive effect on MSME income

Number of employees and income of MSMEs

In the context of this research, the worker variable refers to the number of employees used by MSMEs in Surakarta City both before and after the Covid-19 pandemic. The unit used to measure labor is people or souls, as mentioned by Manulang (2001). Workers or laborers are defined as individuals who are willing to work or work in a certain context. This definition is in line with Law Number 13 of 2003, Chapter I Article 1, paragraph 2, which states that labor refers to individuals who are able to carry out work to produce goods or services, both to meet personal needs and for the benefit of society in general (Langga, 2021; Rosita et al, 2020). The applied approach expands the concept of labor to include individuals who are already working, currently working, or looking for work, as well as people who have other activities such as attending school or being housewives, as highlighted by Polandos and Engka (2019). Thus, the variable "workers" not only refers to the number of people involved in the production process but also takes into account various aspects involving participation in economic and social activities.

H₃: The number of employees has a positive effect on MSME income

Operating hours and income of MSMEs

Operating hours play an important role in determining MSME income, especially in the context of this research, which examines MSMEs in Surakarta City before and after the Covid-19 pandemic. The Operating hours variable was measured through the total operating hours carried out by MSMEs as a whole. Longer operating hours can provide greater opportunities for MSMEs to increase their incomes. The longer a business operates, the more opportunities it has to attract

customers, increase sales volume, and increase overall revenue. On the other hand, limited operating hours or being affected by external factors such as a pandemic can hamper customer access and limit the time available to carry out business transactions. Previous research, as mentioned by Afrisonia and Gunawan (2021) and Nisa and Sahnan (2021), confirms that operating hours have a significant impact on MSME income. Thus, extending or improving operating hours can be an effective strategy for MSMEs to increase their income, especially when facing the challenges faced during and after the pandemic. Awareness of the importance of optimal operating hours is key for MSMEs to optimize their potential to generate greater income.

H₄: Operating hours have a positive effect on MSME income

Covid-19 and income of MSMEs

Covid-19 has had a significant impact on the income of Micro, Small and Medium Enterprises (MSMEs) in various parts of the world, including the city of Surakarta (Bram, 2021). The mobility restrictions and lockdown policies implemented to limit the spread of the virus have reduced the number of customers visiting MSME businesses. Travel restrictions and the closure of public places have resulted in a decrease in the number of visits and transactions, which directly reduces their income (Barisa, 2021; Hardilawati, 2020). In addition, there have been changes in consumer behavior in response to the pandemic. Many consumers, including MSME businesses, are reducing their spending and preferring to refrain from shopping in public places. This could be due to economic uncertainty, health concerns, or changes in overall consumer preferences (Saturwa et al., 2021). Consequently, the demand for MSME products and services decreases, causing a decrease in income.

H₅: Covid 19 has a negative effect on MSME income

Research Methods

Data Types and Sources

The data used in this research were primary data obtained through interviews and questionnaires filled out by the resource persons. The primary data were obtained from 100 Micro, Small and Medium Enterprises (MSMEs) at four special shelter points for culinary MSMEs that have been determined by the government, namely, at Manahan Shelter, West City Shelter, Solo Square Shelter, and Tugu Bata Shelter. The data collection process was carried out by distributing questionnaires manually, which could be completed within a period of two weeks.

The population in this study refers to a generalized area that includes all objects or subjects with specific values and specificities that researchers have studied to draw conclusions. The population of this research includes all MSME actors in the City of Surakarta, totaling 3632, with a special focus on the culinary business category, totaling 1876 people (Surakarta City SME and Industrial Cooperatives Department for MSME Sector, 2022).

The sample in this study was obtained using a purposive random sampling method, which was selected based on certain considerations in accordance with the desired criteria to ensure a good representation of the population studied (Sugiyono, 2010). This method allows researchers to select samples by considering characteristics relevant to the research objectives so that the results are reliable and can represent the population as a whole.

Multiple Regression Analysis Method

In this study, a quantitative method was used by applying multiple linear regression analysis. Multiple linear regression is an equation model used to explain the relationship between one dependent variable (Y) and two or more independent variables (X₁, X₂, X₃, X₄, X₅, ..., and X_n). The goal is to predict the value of the dependent variable (Y) based on the known value of the independent variable (X) and to determine the direction and strength of the relationship between the dependent and independent variables.

In the context of this research, multiple regression analysis was chosen as an analysis method in accordance with the MWD specification test (Mackinnon, White, and Davidson). The

main purpose of this test is to compare the regression results between the log-linear model and the linear model and determine which model provides better results. The equation for the multiple regression model in this study was formulated as follows:

$$In = \beta + \beta_1 Omg_1 + \beta_2 LoB_2 + \beta_3 Emp_3 + \beta_4 HoR_4 + \beta_5 Covid_5 + It \text{ is}$$

where In is income (in rupiah), Omz is sales turnover (in rupiah), LoB is business age, Emp is the number of employees, HoR is operating hours, and Covid is the impact of Covid-19. Variable β represents a constant, and e is the error term.

To ensure the suitability of the regression method, several tests and analyses are required, including the Mackinnon White and Davidson (MWD) tests and classical assumption tests, which include multicollinearity, heteroscedasticity, autocorrelation, and normality tests. In addition, statistical tests such as the R-squared (R^2), F-statistics test, and T-statistics test. This analysis is important to validate the regression model used and evaluate its quality in explaining the relationship between the dependent and independent variables.

Results

Table 1 presents the regression results of the MWD model, which were obtained by accepting H_0 and rejecting H_a , so the regression model used was also a log linear regression. This can be observed from the probability value Z2 of 0.1884, which is greater than 0.05 (*alpha*). Then, from the results obtained above, it can be seen that the MWD model regression obtained a Z1 probability value of 0.00149 and smaller than 0.05 (*alpha*), and H_0 is rejected, so the model used is log linear regression. Meanwhile, the Z2 value of 0.1884 is greater than 0.05 (*alpha*) then the condition is to receive H_a , and the model used is a log linear regression. Thus, the conclusion is that the results of the two regressions show that the best model is log-linear.

Table 1. MWD test

Variable	Coefficient	Std. Error	t-Statistic	Prob
Z1	-2454283	998510.6	-2.457944	0.0149
Z2	-6.49E-08	4.92E-08	-1.319994	0.1884

Source: Table by authors

The classical assumption test shows that this research variable is free from classical assumption problems. The results of the multicollinearity test show that the Variance Inflation Factor (VIF) values are less than 10, indicating that there is no correlation between the independent variables in the regression model. Meanwhile, the Heteroskedasticity test shows that the probability value of the Chi-square at Obs*R-squared is 0.1145, which is greater than the value of 0.05 (*alpha*), indicating no heteroskedasticity. Finally, the regression model indicates no autocorrelation because the probability value of the Chi-square at Obs*R-squared is 0.4397, which is greater than 0.05 (*alpha*).

Table 2. Multiple Regression Test

Variable	Coefficient	Std. Error	t-Statistic	Prob
C	2.9826	0.4159	7.1702	0.0000
Sales turnover	0.8734	0.0236	3.6958	0.0000
Business age	-0.1135	0.0273	-4.0949	0.0001
Number of employees	0.1171	0.0691	1.6945	0.0918
Operating hours	-0.0305	0.0410	7.3704	0.0001
Impact of Covid-19	0.2210	0.0397	5.5367	0.0000
<i>R-Squared</i>	0.9405	Mean Dependent Var.		15.2857
<i>Adjusted R-Squared</i>	0.9390	S.D Dependent Var.		0.4664
<i>Prob(F-Statistic)</i>	0.0000			

Source: Table from authors

Table 2 shows the regression results, where sales turnover, number of employees, and the impact of Covid-19 have a positive effect on MSME income. Meanwhile, business age, operation, and operating hours have a negative effect on MSME income. The coefficient of determination (R^2) determines how well a model explains the effect of the dependent variable on the independent variable. The analysis in this study produced a *customized R-squared* value of 0.939030. This means that variations in the income variables of MSMEs in the culinary sector in Surakarta City, Central Java can be explained by variations in independent variables such as sales turnover, length of business, workers, operating hours, and the impact of covid-19 amounting to 93.9%, and the rest is explained by other variables.

Discussion

Sales turnover plays a crucial role in determining the income levels of Micro, Small, and Medium Enterprises (MSMEs), especially in the culinary sector in Surakarta City, Central Java. This finding is consistent with that of Febrianto (2020), who finds a positive correlation between sales turnover and income. This indicates that sales are the primary factor influencing the MSME income. Therefore, effective marketing strategies to increase sales turnover significantly impact MSME revenue and strengthen long-term business sustainability. These findings suggest that MSMEs can leverage technology to formulate effective marketing strategies. Covid-19 has rendered conventional marketing models ineffective because of various barriers to direct interaction between MSMEs and consumers. Technology can overcome conventional marketing challenges without compromising satisfaction between MSMEs and consumers in transactions.

Business duration has a negative impact on MSME income in Surakarta's culinary sector. This suggests that a business's experience cannot guarantee increased income during Covid-19 (Kurniawan, et al., 2021; Polandos & Engka, 2019). Intense competition among MSMEs during Covid-19 prompts each MSME to offer more innovative culinary concepts. Often, newly established or young MSMEs can optimize their production by offering more appealing menus. Young MSMEs are typically managed by entrepreneurs who easily adapt to new culinary innovations because of their access to information. Meanwhile, older MSMEs managed with traditional models tend to lag behind because of the neglect of evolving information. Hence, traditionally managed MSMEs are less adaptive to Covid-19 challenges. This shift prompts consumers with good information access to prefer MSMEs that offer more innovative services and products (Setiaji & Fatuniah, 2018).

The number of workers has a positive influence on the MSME income in the culinary sector. Employed workers lead to greater output and increased income opportunities (Langga, 2021; Rosita et al., 2020). MSMEs with many workers typically have sufficient assets to sustain their business. Moreover, a larger workforce provides more opportunities for optimal production. Additionally, business diversification is easier with a larger workforce, enabling MSMEs' sustainability. However, not all MSMEs with many workers can survive the Covid-19 pandemic due to business scale, type, and management patterns that are not accommodative to Covid-19 (Polandos & Engka, 2019).

Based on the hypothesis testing results, operating hours do not affect MSME income. This differs from the findings of Afrisonia and Gunawan (2021) and Nisa and Sahnun (2021), who found that operating hours affect MSME income. The lack of effect of operational hours on MSME income is because consumer consumption cycles change during Covid-19, resulting in suboptimal MSME sales. Before Covid-19, consumers could purchase food directly according to their desired menu. However, during Covid-19, consumers meticulously consider food composition, nutrition, and vitamin content before deciding to purchase. Moreover, if consumers purchase food directly, they consider safe timing to avoid crowds. Therefore, MSMEs need to consider consumer operating hours to determine when they can sell food during Covid. Additionally, MSMEs need to understand food types that align with consumer lifestyles, such as appropriate food menus during Covid-19.

Covid-19 has a positive influence on MSME income in the culinary sector of Surakarta. This is because innovation in sales remains crucial for increasing culinary MSME incomes.

Technology-based innovations make indirect sales more effective than direct ones. Furthermore, utilizing technology through social media opens a broader market, leading to more income-generating opportunities from sales. Previous studies also claim that technology-based marketing strategies are essential in facing Covid-19 (Barisa, 2021; Fahrika & Roy, 2020; Hardilawati, 2020; Saturwa et al., 2021).

Conclusion

Sales turnover, number of employees, and the Covid-19 pandemic have an impact on the income of culinary MSMEs. Meanwhile, business age and operating hours had a negative influence on the income of culinary MSMEs in Surakarta City, Central Java Province. From these results, it can be concluded that owners and managers of MSMEs need to pay attention to the importance of increasing sales turnover as well as considering the number of employees and the impact of Covid-19 in efforts to increase MSME income. MSMEs must utilize technology to address marketing challenges during the Covid-19 pandemic. Technology will assist MSMEs in formulating effective marketing strategies to diversify products and improve the quality of MSME services.

This study has several limitations. First, the timing of Covid-19 and the limitations of the research enumerators resulted in less-than-optimal primary data collection. Second, the closed-ended questions posed limited elaboration of the respondent answers. Third, this research model did not include government policies related to MSMEs during the Covid-19 pandemic, which are important for MSMEs in making plans. Based on these limitations, future research should consider enumerator adequacy to obtain representative data. Additionally, open-ended questions are necessary to obtain more comprehensive information, and government policies on Covid-19 need to be included in the research model.

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